



Order Filed on November 3, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

(215)627-1322

dcarlton@kmlawgroup.com

Attorneys for Secured Creditor

MEB Loan Trust IV

In Re:

Keith E. Jackson, Nancy E. Jackson

Debtors.

Case No.: 21-14108 VFP

Adv. No.:

Hearing Date: 7/15/21 @8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: November 3, 2021

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Keith E. Jackson, Nancy E. Jackson

Case No.: 21-14108 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MEB Loan Trust IV, holder of a mortgage on real property located at 572 3rd Avenue, Elizabeth, NJ, 07202, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtors, Keith E. Jackson and Nancy E. Jackson, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall obtain a loan modification by December 31, 2021; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make regular post-petition payments in accordance with the terms of the note, mortgage and notices of payment change while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the loan modification is unsuccessful, Debtors are to file a modified plan to pay the arrears and the Secured Creditor does not waive right to collect pre- or post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor can obtain relief by filing a certification of default if a loan modification is not obtained by December 31, 2021; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.